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CUSTOMER LOYALTY MEASUREMENT USING ELECTRONIC BANKING AND CUSTOMER RESPONSIVENESS

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Abstract

This study aims to determine the structural models customer loyalty, electronic banking, and customer responsiveness. Primary data are taken using questionnaire with sampling technique was proportional stratified random sampling includes 110 customers of the Bank BRI Lampung Province. Research findings in structural equation modeling show that electronic banking has a significant effect on customer responsiveness and customer loyalty. This shows that using technology will affect customer responsiveness and customer loyalty. In addition, customer responsiveness has a significant influence on customer loyalty. The test results showed that responsiveness of officers in providing services to customers will increase customer loyalty. Based on the research results, it is suggested that officers should provide excellent service and maintain customer satisfaction.

Keywords: Electronic banking, customer responsiveness, customer loyalty

INTRODUCTION

In decades, banking-related research has discussed electronic banking as an additional facility for the convenience of customers in accessing account accounts without having to come to the bank (Rahaman, 2016). Other researchers say that the obstacles found in his research are the poor technology infrastructure used so that electronic banking is not used in remote areas, causing customers to feel dissatisfied (Islam, 2015; Bhat et al., 2018).

Unlike the research conducted by Sadekin & Shaikh (2016); Onditi et al., (2012); Shahriari (2014), who talked a lot about the aspects of technology and customer behavior. This research was conducted to study *electronic banking* which makes it easy for customers to transact without having to use cash and can make online payments. This research gives more attention to the benefits generated by *electronic banking* and centered through measurements using instruments and through direct interviews with customers. Technological sophistication has entered the banking industry through electronic banking products and services and began to be used to attract more customers (Bakare, 2015; Salamah, 2017). The ease of transacting anywhere is the mainstay of competition in the banking industry and is used as a strategy in seizing the market. Because controlling the market is a basic goal in a corporate organization that must be understood and applied by every individual in a banking organization.

Customer responsiveness is a behavior where an officer serves a customer, attentively and is directed only at that customer. Technological sophistication has sought to strip the banking layer to become more strategic in its services. Many customers are disappointed with the service significantly because they feel the officers are not responsive. Therefore, with the increasingly modern technology, it is hoped that it can increase customer satisfaction and also keep customers from moving to other places.

Electronic banking or as we know *e-banking* can be interpreted as individual financial services providers and businesses who can access their accounts to conduct transactions and obtain the latest information regarding financial products and services through electronic devices (*smartphone, ATM* and laptop) on an application system (Siddik et al., 2016). *Electronic banking* is a network link with customers who use electrical systems such as applications or websites (Khurshid et al., 2014). Through the electronic banking application, customers can make transactions without waiting long and the costs incurred are low (Jayaram & Prasad, 2013; Al-Smadi & Al-Wabel, 2011).

E-banking offering unique services that can be distinguished from traditional offers at banks, including the provision of financial information services, online loan applications, investment products (e.g. Buying bonds), and other financial products (for example, buying life insurance or car insurance), as well as third- party services (e.g. Online tax payments, online bill payments) and other similar products (Jovovic et al., 2016). The Presence of *e-Banking* provide benefits to the bank industry and customers and providers (*mobile banking* and *SMS banking*) who has cooperation with the bank.

Research conducted by Belás et al., (2016) about *electronic banking security and customer satisfaction in commercial banks* say that *electronic banking* which is used by more than 90% of respondents coming from educated universities. This shows that more people are

interested in using *electronic banking*. Besides that, with the ease, customers no longer need to queue and come to the bank. The level of customer satisfaction with the technology is very large and enthusiastic. Customers are more likely to use *electronic banking* and does not take long to process the transaction that is desired.

Electronic banking is the current transaction solution offered by various banking companies (Daniel, 1999). Banking companies are competing against the emergence of this new technology. The bank has been significantly affected by technology evaluation; Competition between banks has forced them to find new markets to grow, and the number of financial institutions offering electronic banking products is increasing (Al-Smadi, 2012). The occurrence of this technological advancement makes it easier for companies to offer products through applications in *electronic banking*.

Various conveniences obtained at *electronic banking* among others, customers do not need to spend time to transact through ATMs or come to the bank. Customers only need to use quota or credit via smartphones that are equipped with various features such as internet banking, mobile banking, and SMS banking (Acha, 2008).

Banks have an important role in running the country's economy and financial stability. *Customer relationship officer* (CRO) is an important aspect in increasing customer satisfaction and customer loyalty in a bank (Joghee, 2014). The establishment of a good relationship between officers and customers through the performance of officers can achieve a better profit and market share. The quality of the relationship between officers and customers is how officers understand the values of customers' perceptions of a bank (Canevello & Crocker, 2010).

Understanding of customer characteristics will make it easier for officers to interact directly with customers. Responsiveness is a behavior in which a person interacts to want to help others in trouble or answer questions. Responsiveness includes the ability to achieve goals by considering a time scale that is in accordance with customer demand or changes in the market, to bring or maintain a competitive advantage (Suharto & Ligery, 2017). Through rapid responsiveness when serving customers, will cause customers to be loyal to the company.

Service is one of many aspects that can affect customer loyalty. Some company organizations, even have special departments in charge of conducting market research (Danaher et al., 2008). The product or service produced will not be produced before the research department provides complete information about how the product's shape, design and benefits are desired by the customer and can provide satisfaction. Sarwar et al., (2012) argues that customer loyalty is a feeling of expression that portrays customer ratings of marketers about the value they create. Research conducted by Rizan et al., (2014) said that sales relationship tactics have a significant effect on loyal customers through customer trust and

customer satisfaction. Customer loyalty manifests itself in behavioral consequences, including repurchase behavior, spreading positive word of mouth communication, resistance to counter - persuasion and reducing category search products (Dickinson, 2014).

Companies must have a strategy to maintain customers and the continuity of the company. Customer loyalty cannot make them switch to other brands as a result of competing strategies such as lower prices or special promotions (Javed & Cheema, 2017). The more sophisticated technology and the ease of use will have an impact on *customer loyalty*. Through the information submitted by *customer loyalty* towards others will have a huge impact on the economic growth of a company.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Electronic banking is the delivery of services and information through the use of computers and cellular resources equipped with internet facilities (Ali & Omar, 2016). Technological progress has become resurgence for electronic banking by changing the way of communication and distribution of services to customers (Boshkoska & Sotiroski, 2018). Another opinion was raised Oni & Ayo (2010) that with so many services, *electronic banking* does not show acceptance, attitude and trust by customers. This is reinforced by the opinion Lallmahamood (2007) which concluded that some people who have used electronic banking services will not become active users.

Researchers assume that the presence of electronic banking and customer responsiveness will increase customer loyalty. This is based on previous research that with the speed and convenience of customers transacting banking through electronic banking will increase customer satisfaction and increase customer loyalty (Dinh et al., 2015). The existence of customer responsiveness enables customer loyalty so that this has a positive impact on the company. In addition, electronic banking has a role to play in building both for customer satisfaction and corporate profits. Based on the analogy above, the research framework is as follows:

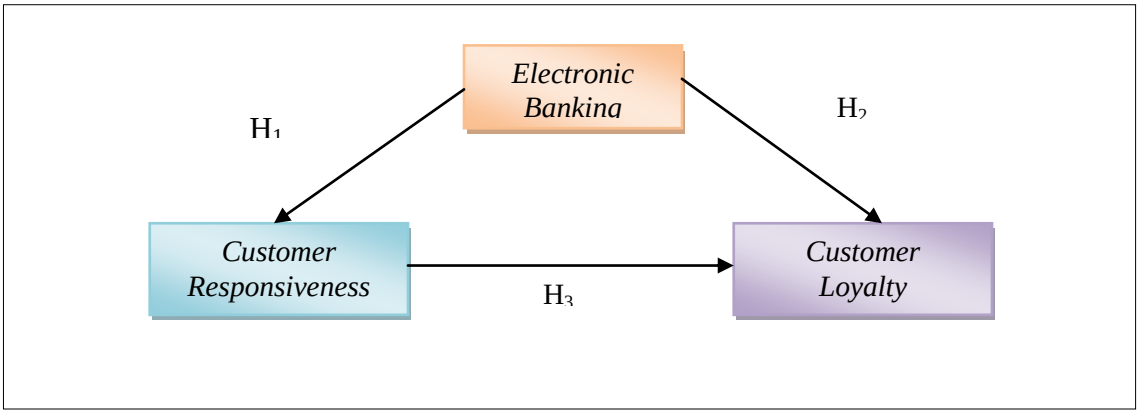

Figure 1: Research Framework

Based on the above description of the literature, the following is an explanation of the hypotheses one by one:

Electronic Banking* and *Customer Responsiveness

Researchers argue that electronic banking has a positive relationship to customer responsiveness. Zaid & Azman (2016) assume that electronic banking fosters trust that has a high correlation so that it enhances customer knowledge related to electronic banking. It is also supported by Floh & Treiblmaier (2006) who explained that customers have a perception of ease of mind on electronic banking will have a positive and significant impact. Based on the above opinion, the researcher proposes the following hypothesis:

H_1: There is a positive relationship between electronic banking on customer responsiveness

Electronic Banking* and *Customer Loyalty

Customer loyalty is the behavior of a customer who is loyal to the company by making transactions or purchases repeatedly. In general, service companies such as banks need these kinds of customers. The existence of customer loyalty will increase the growth and progress of a service company. In addition, the presence of facilities that facilitate customers in transactions such as electronic banking will make customers loyal and feel satisfied with the company so that it will improve the company's image in the eyes of the public.

Research result Amin (2016) said that customer loyalty has a positive and significant relationship to electronic banking. The researcher also added that the existence of a corporate image has a high influence on customer loyalty. Other than that, Jansson & Letmark (2005) said that at this time the internet became an interest in the banking world as the main channel for customers to transact. This makes some customers feel satisfied and become loyal customers and want to recommend it to others. Based on the above opinion, the researcher proposes the following hypothesis:

H_2: There is a positive relationship between electronic banking on customer loyalty

Customer Responsiveness* and *Customer Loyalty

Customer responsiveness is a term for an officer who helps to deal with any constraints or needs of customers quickly and responsibly. Customer responsiveness are believed to be able to increase customer loyalty, moreover, both of them refer to customer satisfaction. Research conducted by Wantara (2015) revealed that customer satisfaction comes from customer loyalty. The existence of customer responsiveness as a complement will foster the level of customer

confidence to become customers who are loyal to the company. Based on the argument above, the researcher proposes the following hypothesis:

H_3: There is a positive relationship between customer responsiveness to customer loyalty

RESEARCH METHODOLOGY

This research was conducted by survey method. The target population includes all customers in the BRI Bank of Lampung Province. Sampling was using proportional stratified random sampling (Suharto, 2016). The respondents used were 110 customers with 3 variables and 11 indicators measured using SEM with the LISREL program (Joreskog et al., 2000; Suharto & Ligery, 2018).

ANALYSIS AND RESULTS

Statistical Assumptions

Before data analysis is performed, it is necessary to test the requirements for analysis as:

Test Requirement of Normality Analysis

Test requirements for this analysis are carried out to determine the data normality of each exogenous latent variable (ξ) and endogenous (η).

Table 1. The result of normality

Variable	α value	Sig. value	Conclusion
ξ	0.05	0.085	Normal
η_1	0.05	0.200	Normal
η_2	0.05	0.200	Normal

Test Requirements of Homogeneity Analysis

This test is used to determine the relationship between variables, with the requirement that each variable must have a homogeneous relationship.

Table 2. The result of homogeneity

Variable	α = 0.05		Conclusion
	F	Sig. value	
η_1 on ξ	1.217	0.235	Homogenous
η_2 on ξ	1.057	0.411	Homogenous
η_2 on η_1	0.964	0.536	Homogenous

Test Requirements for Linearity and Significance Analysis of Regression

The results of this test are used to determine the relationship between variables, with the requirement that each variable must have a significant linear and regression relationship.

Table 3. The result of significance linearity regression

Variable	Significance		Sig. Regression	Linearity			Linearity
	F_{value}	F_{table}		Sig.	F_{value}	F_{table}	
η_1 on ξ	3.062	3.08	Unsignificant	0.488	0.998	1.80	Linearity
η_2 on ξ	12.544	3.08	Significant	0.907	0.663	1.80	Linearity
η_2 on η_1	35.993	3.08	Significant	0.995	0.458	1.80	Linearity

Test Requirements for Construct Reliability and Variance Extracted (ξ)

The testing of the manifest variable is done to determine the construct's ability to measure exogenous latent variables (ξ).

Table 4. Calculation of constructing reliability and variance extracted (ξ)

Construct	**Std. Loading**	**∑Std. loading^2**	**Error**	$CR = \frac{(\Sigma std.loading)^2}{(\Sigma std.loading)^2 + \Sigma ej}$	$VE = \frac{\Sigma std.loading^2}{\Sigma std.loading^2 + \Sigma ej}$
X_1	0.80	0.64	0.37	0.848	0.654
X_2	0.94	0.88	0.11		
X_3	0.67	0.45	0.56		
Total	2.41	1.97	1.04		

Based on the calculation results in the table above, shows that the value of constructing reliability is 0.848 greater than 0.70 (CR> 0.70) and the average variance extracted (VE) value is 0.654 greater than 0.50 (VE> 0.50) This means that the three manifest variables have consistency in measuring electronic banking.

Test Requirements for Construct Reliability and Variability Extracted (η_1)

Testing this manifest variable is done to determine the construct's ability to measure endogenous latent variables (η_1).

Table 5. Calculation of constructing reliability and variance extracted (η_1)

Construct	Std. Loading	∑Std. loading^2	Error	$CR = \frac{(\Sigma std.loading)^2}{(\Sigma std.loading)^2 + \Sigma ej}$	$VE = \frac{\Sigma std.loading^2}{\Sigma std.loading^2 + \Sigma ej}$
X_4	0.67	0.45	0.55		
X_5	0.81	0.66	0.35		
X_6	0.87	0.76	0.25	0.860	0.608
X_7	0.76	0.58	0.42		
Total	3.11	2.44	1.57		

Based on the calculation results in the table above, shows that the value of constructing reliability is 0.860 greater than 0.70 (CR> 0.70) and the average variance extracted (VE) value is 0.608 greater than 0.50 (VE> 0.50) This means that the four manifest variables have consistency in measuring customer responsiveness.

Test Requirements for Construct Reliability and Variability Extracted (η_2).

Testing this manifest variable is done to determine the construct's ability to measure endogenous latent variables (η_2).

Table 6. Calculation of constructing reliability and variance extracted (η_2)

Construct	Std. Loading	∑Std. loading^2	Error	$CR = \frac{(\Sigma std.loading)^2}{(\Sigma std.loading)^2 + \Sigma ej}$	$VE = \frac{\Sigma std.loading^2}{\Sigma std.loading^2 + \Sigma ej}$
Y_1	0.58	0.34	0.67	0.839	0.579
Y_2	0.58	0.34	0.67		
Y_3	0.96	0.92	0.08		
Y_4	0.85	0.72	0.27		
Total	2.97	2.32	1.69		

Based on the calculation results in the table above, shows that the value of constructing reliability is 0.839 greater than 0.70 (CR> 0.70) and the average variance extracted (VE) value is 0.579 greater than 0.50 (VE> 0.50) This means that the four manifest variables have consistency in measuring customer loyalty.

Path Calculation Coefficient Results, t_{value}

After testing the requirements analysis, the next step is to calculate and test each path coefficient as presented in the following table:

Table 7. Summary of Results of the Path Coefficients

No.	Variable	Path coefficients (ξ & η)		Decision	Conclusion
		SLF*	t_{value}		
1.	η_1 on ξ	0.23	2.11	H_0 Unacceptable	Significant
2.	η_2 on ξ	0.24	2.64	H_0 Unacceptable	Significant
3.	η_2 on η_1	0.58	4.32	H_0 Unacceptable	Significant

*: Standardized Loading Factor

Sub-Structural Path Coefficient 1

The path coefficient analysis model found, namely sub-structure 1 is expressed in the form of equations $\eta_1 = \gamma_{21}\xi + \zeta_1$. This test will provide decision making for hypothesis testing 1.

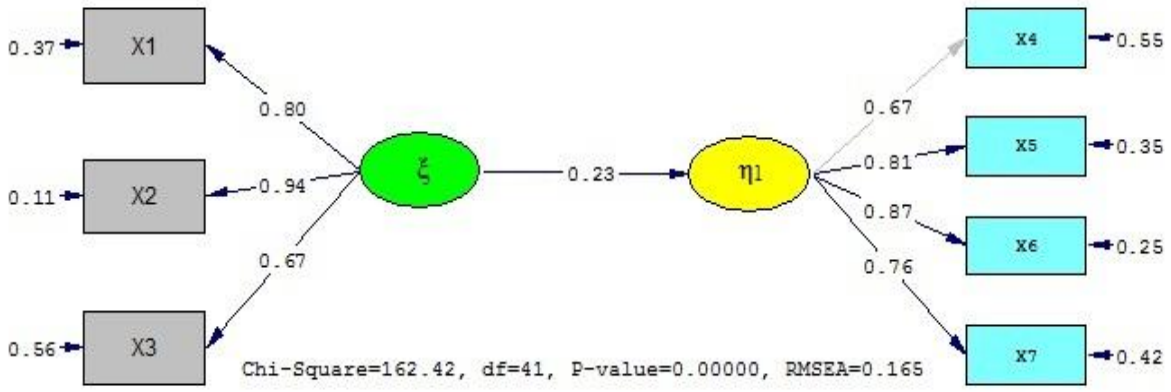

Figure 1. Sub-Structural Path Coefficient 1

Based on the testing of sub-structure 1, the path coefficient is obtained (γ_{21}) amounting to 0.23 and value t_{value} = 2.11 > $t_{table(0.05:110)}$ = 1.98, then Ho is rejected and the path coefficient γ_{21} is significant.

Sub-Structural Path Coefficient 2

The path coefficient analysis model found, namely sub-structure 2 is expressed in the form of equations $\eta_2 = \gamma_{31}\xi + \beta_{32}\eta_1 + \zeta_2$. This test will provide decision making for hypothesis testing 2 and 3.

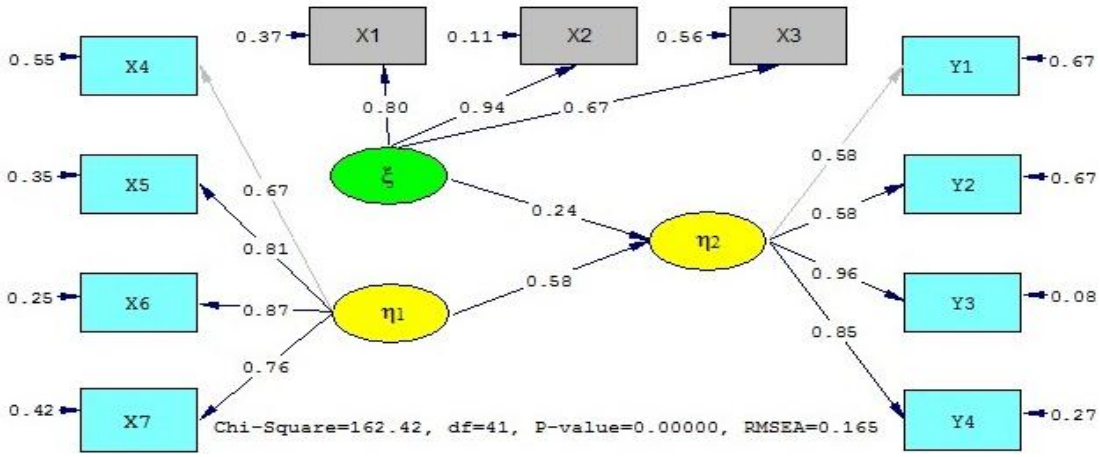

Figure 2. Sub-Structural Path Coefficient 2

Based on testing sub-structure 2, the path coefficient is obtained (γ_{31}) amounting to 0.24 and value t_{value} = 2.64 > $t_{table(0.05:110)}$ = 1.98, then Ho is rejected and the path coefficient γ_{31} is significant. Path coefficient (β_{32}) amounting to 0.58 and value t_{value} = 4.32 > $t_{table(0.05:110)}$ = 1.98, then Ho is rejected and the path coefficient β_{32} is significant.

Based on the calculation of the path coefficient and t_{value} for the purpose of testing hypotheses, indicating that value *standardized loading factor* all of path coefficient > 0.05 and t_{value} > 1.98, so Ho is rejected and three lines are significant. Overall path diagram *standardized solution* on each variable through a linear program *structural relationship* described as follows:

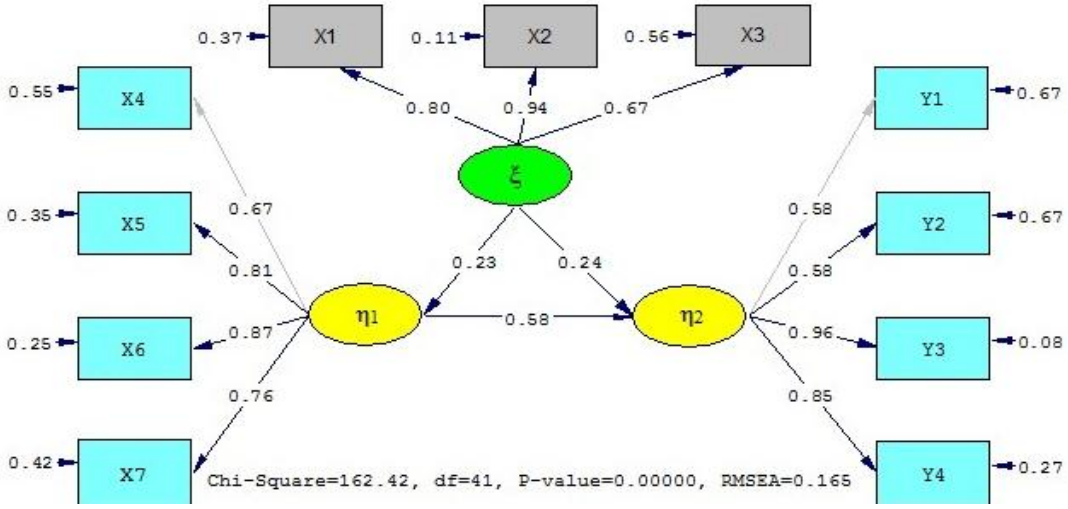

Figure 3. Diagram Jalur Standardized Solution

Based on picture 3, *path diagram standardized solution,* in addition to direct influence, there are total and indirect (indirect) influences between exogenous variables (ξ) with endogenous

variables (η). Based on linear structural relationship output about the standardized total effect shows that: (1) the value of influence (*effect*) ξ to η_1, and η_1 to η_2 equal to the value of the direct effect of each variable, because it is not mediated by other variables (intervening variables), (2) indirect influence (*indirect effect*) ξ to η_2 through η_1 in the amount of 0.23 x 0.58 = 0.133, because of other variables (intervening variables) that is η_1 0.24, while the total effect is 0.133 + 0.24 = 0.280.

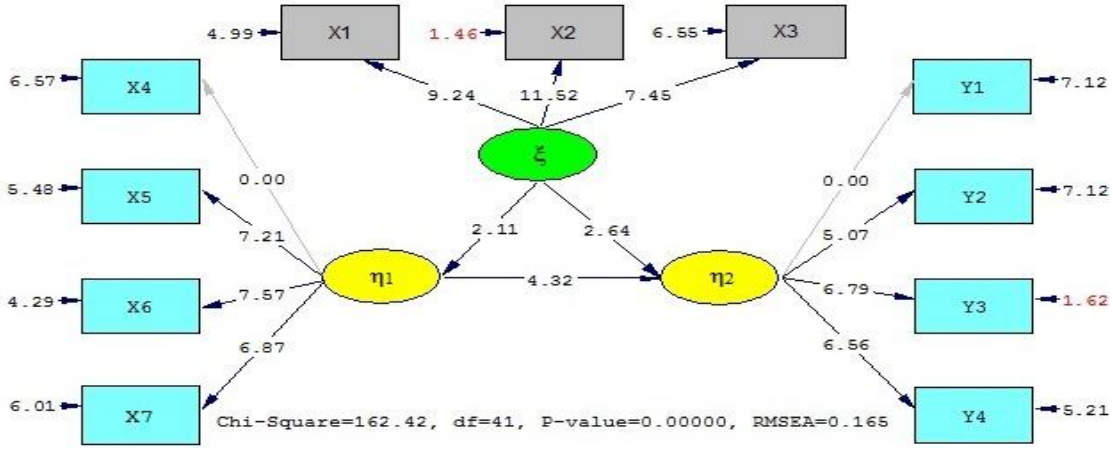

Figure 4. Diagram T-value

Match of all models

Based on SEM testing with LISREL, the results of the goodness of fit test in structural equation modeling (SEM) can be seen in the following table:

Table 8. Index of feasibility testing for structural equation modeling

No.	Index	Decision	Recommended value	Conclusion
1.	Probability χ^2	0.000	>0.05	Marginal fit
2.	χ^2/df	4.02	<5	Good fit
3.	RMSEA	0.16	≤0.08	Marginal fit
4.	AGFI	0.66	>0.90	Marginal fit
5.	GFI	0.79	>0.90	Marginal fit
6.	CFI	0.87	>0.90	Marginal fit
7.	NFI	0.83	>0.90	Marginal fit
8.	NNFI	0.82	>0.90	Marginal fit
9.	IFI	0.87	>0.90	Marginal fit
10.	RFI	0.77	>0.90	Marginal fit
11.	ECVI	1.95	<5	Good fit

Based on the Lisrel output, the overall model suitability test (overall) uses the test χ^2 (*chi square*) obtained from value *Weighted Least Squares chi-square* 162.42 with *p-value* 0.000 < 0.05 so that it can be concluded that the test results χ^2 overall not fit (good match). In addition, the ratio of comparison between values χ^2 with *degrees of freedom* (χ^2/df) that is 165.06/41 = 4.02 < 0.05 so that it can be concluded that by controlling the complexity of the model (which is proxied by the number of stresses of freedom), the model actually has a fairly good fit.

The next test is RMSEA, AGFI, GFI, NFI, NNFI, IFI, RFI, and ECVI showing the test results are less than 0.90, so it can be concluded that the model has a poor match.

The relationship of electronic banking to customer responsiveness

Hypothesis 1 reads that there is a positive relationship between *electronic banking* to *customer responsiveness*. The results of this study indicate that there is a positive relationship between *electronic banking* to *customer responsiveness* with value $t_{value} > t_{table}$ is 2.11 > 1.98. It can be concluded that hypothesis 1 is supported.

The relationship between electronic banking to customer loyalty

Hypothesis 2 states that there is a positive relationship between electronic banking on customer loyalty. The results of this study indicate that there is a positive relationship between electronic banking on customer loyalty and value $t_{value} > t_{table}$ is 2.64 > 1.98. It can be concluded that hypothesis 2 is supported.

The relationship between customer responsiveness and customer loyalty

Hypothesis 3 states that there is a positive relationship between customer responsiveness and customer loyalty. The results of this study indicate that there is a positive relationship between customer responsiveness to customer loyalty and value $t_{value} > t_{table}$ yaitu 4.32 > 1.98. It can be concluded that hypothesis 3 is supported.

CONCLUSION AND SUGGESTIONS

Technological progress that occurs at this time has a very important role in the advancement of banking companies. Researchers argue that electronic banking and customer responsiveness have an influence on customer loyalty. This is based on the researchers' assessment of the customer, if he gets proper services and is supported by technological advancements will increase customer loyalty itself. Based on these arguments, researchers conducted a survey study at Bank BRI Province Lampung. Researchers used questionnaires distributed to 110 respondents and analyzed using LISREL. The results of this study indicate that *electronic*

banking has a positive and significant relationship with *customer responsiveness* and *customer loyalty*. Other than that, *customer responsiveness* has the same positive and significant relationship to *customer loyalty*. *Electronic banking* and *customer responsiveness* can improve banking services to produce *customer loyalty* so that this will provide benefits to the company. Loyal customers will make free promotions to their closest people to get the same experience, namely satisfaction.

There are still many other variables such as customer satisfaction that have a close relationship in this study. However, due to time constraints, researchers only focus on customer loyalty, electronic banking and customer responsiveness. Because in this study the researchers wanted to measure directly customer loyalty to the use of technology owned by a bank with the responsiveness of officers when serving customers.

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